

This document was prepared by John C. Morris, III, 2309 Oliver Road
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INDEXING INSTRUCTIONS:

LOT 155, SEC. C, PHASE III, HERITAGE HILLS S/D, SEC. 26, T-1-S, R-8-W

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 27TH day of FEBRUARY, 1998, ROBERT JAMES ANTHONY AND WIFE, ANGELA GAIL ANTHONY executed a Deed of Trust to ARNOLD WEISS, Trustee for the use and benefit of PULASKI MORTGAGE COMPANY beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 974 at Page 526, thereof, describing the following property:

SEE EXHIBIT "A"

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 7th day of February, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

M. Headen
BY: M. Headen
Vice President

STATE MS.-DESOTO CO.
FILED

FEB 10 2 54 PM '03

STATE OF Nebraska
COUNTY OF: Scottsbluff

BK 1655 PG 664
W.E. DAVIS CH. CLK.

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, M. Headen known personally to me to be the Vice President of the within named MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 7th day of February, 2003.

Lynda K. Scott
NOTARY PUBLIC

MY COMMISSION EXPIRES:

ROBERT ANTHONY/AURORA/0104458419/F02-9449/MR

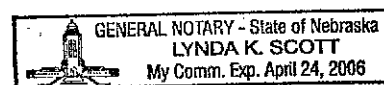


EXHIBIT "A"

Lot 155, Section C, Phase III, Heritage Hills Subdivision,
in Section 26, Township 1 South, Range 8 West, DeSoto
County, Mississippi, as per plat thereof recorded in
Plat Book 52, Page 19, in the office of the Chancery
Clerk of DeSoto County, Mississippi.